



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with  
D.N.J.LBR 9004-1**

**STEWART LEGAL GROUP, P.L.**

*Formed in the State of Florida*

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*Attorney for Creditor*

In re:

Michael M. Tallarida

Nicole J. Tallarida,

Debtors.

Chapter 13

Case No. 19-10082-SLM

Hearing Date: August 12, 2020

Judge Stacey L. Meisel

**CONSENT ORDER RESOLVING MOTION TO VACATE AUTOMATIC STAY**

The relief set forth on the following pages is hereby **ORDERED**.

DATED: July 30, 2020

Honorable Stacey L. Meisel  
United States Bankruptcy Judge

Debtor: Michael M. Tallarida and Nicole J. Tallarida  
Case No.: 19-10082-SLM  
Caption of Order: **CONSENT ORDER RESOLVING MOTION TO VACATE  
AUTOMATIC STAY**

THIS MATTER having been opened to the Court upon the Motion to Vacate the Automatic Stay (“Motion”) filed by Toyota Motor Credit Corporation (“Creditor”), and whereas the post-petition arrearage as of July 23, 2020 was \$1,665.96, and whereas the Debtors and Creditor seek to resolve the Motion, it is **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor’s interest in the following property: **2012 Toyota RAV4; VIN: 2T3BF4DV1CW184045** (“Property”) provided that the Debtors comply with the following:
  - a. Beginning on or before August 17, 2020, the Debtors shall cure the post-petition arrearage amount of \$1,665.96 by making 6 consecutive monthly payments of \$277.66 each month due on or before the 17<sup>th</sup> day of each month until paid in full; and
  - b. In addition to the above payments, the Debtors shall resume making the regular monthly payments to Creditor as they become due beginning with the August 17, 2020 payment and continuing thereon, as required by the underlying loan documents.
2. All payments due hereunder shall be sent directly to Creditor at the following address: Toyota Motor Credit Corporation P.O. Box 9490, Cedar Rapids, Iowa 52409-9490.
3. The Debtors will be in default under the Consent Order in the event that the Debtors fail to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtors fail to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtors fail to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtors and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Property.

5. Creditor is awarded reimbursement of attorney fees and costs in the amount of \$250.00 and \$181.00, respectfully to be paid through the Chapter 13 Plan.

**STIPULATED AND AGREED:**

*/s/ Darin D. Pinto*

Darin D. Pinto, Esq.  
Law Offices of Darin D. Pinto, P.C.  
376 South Avenue East  
Westfield, NJ 07090  
*Counsel for Debtors*

*/s/ Gavin N. Stewart*

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Tampa, FL 33602  
*Counsel for Creditor*

In re:  
 Michael M Tallarida  
 Nicole J Tallarida  
 Debtors

Case No. 19-10082-SLM  
 Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Jul 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2020.

db/jdb +Michael M Tallarida, Nicole J Tallarida, 101 Brookline Avenue, Nutley, NJ 07110-2965

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 01, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 30, 2020 at the address(es) listed below:

Darin D Pinto on behalf of Debtor Michael M Tallarida dpintolaw@comcast.net  
 Darin D Pinto on behalf of Joint Debtor Nicole J Tallarida dpintolaw@comcast.net  
 Emmanuel J. Argentieri on behalf of Creditor US Bank, NA as Legal Title Trustee for Truman 2016 SC6 Title Trust bk@rgalegal.com  
 Gavin Stewart on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com  
 Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Marie-Ann Greenberg magecf@magttrustee.com  
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 7